GENTLEMEN:

If you could effect a saving of 50 per cent. in the cost of your life insurance and have it placed, not in an assessment association, but in one of the strongest of the regular life insurance companies, would you not consider the matter?

If you are now in one or more assessment societies, and, with other sound thinkers, have no confidence in the stability of these institutions, and you could, at no greater outlay for premium, have your insurance in a regular old line company of the highest solvency and repute, would you not consider the matter? .

For what purpose do you desire life insurance? Is it an investment for profit during your lifetime? Or do you not wish insurance mainly for the protection of your family and your business interests in the event of your death? If the latter is your aim, and you could carry \$20,000 insurance in a regular old line company for the same money you are now paying for \$10,000, would you not consider the matter?

The PROVIDENT SAVINGS LIFE meets all these points.

It is one of the eleven (only) regular life insurance companies chartered under the laws of the State of New York. It commenced business in 1875, and its last annual report shows \$280 of assets for each \$100 of liabilities, thereby making its financial strength beyond question.

By adjusting its premiums to the current cost of insurance (death losses and expenses only) it furnishes life insurance at least 50 per cent. lower than by the usual level premium rates; and at even less cost than is charged by the best of the assessment associations.

Thus, at age 40 the usual level premium for a policy of \$10,000 is \$822; in the PROVI-DENT SAVINGS it is but \$172 per annum for its level rate policy.

The policy contracts of the PROVIDENT SAVINGS, unlike those of assessment companies, contain a definite and absolute promise to pay the sum assured in case of death, and this promise is guaranteed by the full amount of capital required by the laws of New York, the full reserve required by the statutes and by actuarial science, and also by the surplus of the Society, which last alone exceeds its total liabilities.

There are three points of vital interest to every holder of a policy of life insurance: FIRST-The security of the company, which is expressed in its ratio of cash assets to

liabilities. In this the Provident Savings excels all other companies. (See table, column 3.) SECOND-Economy of management, which is shown in its ratio of expenses. (See table, column 3.)

THIRD-Low rate of mortality, which is indicated by care in selection of its risks. The outgoes for death claims and expenses to each \$1,000 in force in the Provident Savings are less than in any other company. (See table, column 3.)

Sound insurance is thus furnished at actual current cost.

We claim that the system of the PROVIDENT SAV-

INGS is the safest, cheapest and fairest attainable.

The Safest.

Because the hazards inseparable from the custody and management of trust funds are avoided, while the provision to meet possible excessive or unexpected death claims is larger than it is under any other system of life insurance.

The Cheapest.

First, because no deposits for investment or mere accumulation are required: second. because the charge for expenses of management is 50 per cent. less than the average in all other companies, and because the rates of mortality are unprecedentedly low.

The Fairest.

Because every dollar paid in by the insured buys a dollar's worth of insurance; also because every dollar paid in premiums, not actually used in the proper payment of the insured's of death losses and expenses, is paid to the heirs at his death, in addition to the sum insured.

An Era in Life Insurance.

It has received the hearty commendation and unqualified indorsement of Insurance Commissioners, Actuaries and Agents.

In the last six years and a half, ending with 1888, the Provident Savings has written over Eighty-four Millions of Insurance, and numbers among its policy-holders the foremost business, insurance and professional men in the country, who recognize that Protection and not Speculation, is the true mission of life insurance. The President and Actuary of the Company is

Mr. Sheppard Homans,

Who is recognized as one of the foremost authorities on the science of life insurance

It pays its losses promptly.

Its policies are plain, simple contracts to pay. The Company's income in 1888 was \$1,163,625,21.

It paid death claims, \$401,232.51.

It paid dividends to policy-holders, \$376,680.61. It has a surplus over all liability of \$380,444.90, or

\$280 of Assets for each \$100 of Liabilities.

Insurance written in 1889 already largely in excess of that secured during the entire year of 1888, which shows the growing appreciation and esteem in which the Society and its method of insurance is held by the public.

Examine this Table carefully and compare THE PROVI-DENT SAVINGS with any other company, both as regards security and low cost of insurance.

[From the Spectator, March 1, 1889.]

Extracts from Sworn Returns of Life Insurance Companies for 1889.

NAME OF COMPANY.	Cash Assets to eash \$100 of Liabilities.	Averages to Each \$1,000 Insurance in Force December 31, 1888.					
		Premiums Charged.	Prem's Charged After Deducting Dividends.	Percentages of Djvidends to Premiums.	Death Claims.	Expenses.	Expenses and Death Claims.
Ætna	121	33.08	27.23	17.38	14.67	7.17	21.84
Berkskire	114	37.06	34.37	12.73	9.43	8.65	18.08
Brooklyn	112	32.82	30.77	6,24	18.26	12.50	30.76
Connecticut General	134	29.01	27.98	3.55	10.15	8.71	18.86
Connecticut Mutual	111	29.31	21.64	26.16	21.13	4.39	25.53
Equitable, N. Y	128	40.14	35.82	10.78	11.55	8.99	20.54
Germania	109	40.23	35.10	12.76	15.58	9.30	24.88
Home	128	35.98	30.71	14.47	14.92	9.89	24.81
Manhattan	113	33.44	28.43	15.00	21.10	11.36	32.40
Massachusetts Mutual	109	33.70	29.47	12.57	10.34	10.44	20.78
Michigan Mutual	•117	32,69	29.86	8.68	5.80	9.67	15.4
Mutual Benefit	108	33.12	24.74	25.30	18.84	6.06	24.90
Mutual Life, N. Y	106	40.34	35.83	11.09	15.00	9.78	24.78
Mutual Benefit	*113	35,47	31.64	10.78	13.65	10.13	23.78
National Life, Vt	119	39.73	34.92	12.11	9.03	10.00	19.0
New England Mutual	114	33.60	25.53	24.06	16.33	6.93	32.2
New York	118	48.97	43.47	11.23	10.44	10.03	20.4
Northwestern Mutual	117	36.11	30.56	15.36	7.81	8.41	16.2
Penn Mutual		38.53	30.96	19.71	12.04	8.91	20.9
Phoenix Mutual	114	27.27	22.57	17.24	23.24	8.48	31.7
Provident L. & T	•124	39.82	34.98	12.15	9.34	7.86	16.70
Provident Savings	280	22.45	15.06	32.89	7.87	4.49	13.30
State Mutual	119	38.44	32.39	15.74	12.34	8.50	20.8
Travelers	124	29.44	29.44	Nil Nil	10.83	6.47	17.80
Union Mutual		27.04	25.11	7.13	17.01	11.42	28.4
United States	113	31.97	31.97	Nil	15.71	13.42	29.1
Vermont	130	31.39	30.28	3.54	7.96	13.52	21.48
Washington	106	42.82	38.95	9.05	14.26	9.71	23.90

Liabilities upon four and one-half per cent. basis.

Some of the ACTUAL RESULTS to the beneficiaries of those who have died holding policies in the PROVIDENT SAVINGS LIFE INSURANCE SOCIETY of New York, issued on the Sheppard Homans plan:

Cost of same under level pre-mium system of other compa-nies would have been Amount of some of the death | Cost of carrying same in the | Provident Savings: losses paid: \$1,111,000. \$64,606.41. \$178,146.51. AN INDIVIDUAL EXAMPLE. Policy No. 1,748. JAMES G. DOUGLASS, of Indianapolis, Ind. Total cost Provident Savings: | Cost in level premium com-Amount of policy paid:

\$5,000. \$395.50. \$799.50.

The foregoing are a few of the salient points of the Company. Should you desire to know more of it and its plans, and will send your name, age and address to the undersigned, they will send you descriptive circulars and rates, or at your pleasure, call upon you. Respectfully,

SUDLOW & MARSH.

No. 901-2 East Market Street, Indianapolis, Indiana,

Managers for Indiana, Kentucky, Tennessee, West Virginia and Central and Southern Ohio, or to

BYRON S. ALDRICH, General Supervising Agent for Indiana.

N. B.—Gentlemen of established reputation are invited to call upon or address the managers to secure agencies for this company. Previous experience in the business not essential to sucess.

"OLD BULLET-NOSED BOB."

The Queer Way That Robert Clark, of Arizona, Got His Title.

San Francisco Examiner.

"You want to know how I got the name of 'Bullet-nosed Bob,' do you!" said Robert Clark, the famous Arizona prospector, in answer to a reporter's question. "A ball from the six-shooter of the best friend I ever had cut that little crease across the bridge of my nose, spoiled my beauty and gave me my name—but my friend meant to kill. I was christened in Arizona, of course, where a man gets everything from the cholera infantum to a hemp neck-tie.

"During the mining excitement in Pinal county I met Bill Briggs, a young cowboy, who, like myself, was looking for a fortune. He was a good-natured young fellow and dead game, so we immediately formed a copartnership—that is, the same blankets covered both of us, we chewed off the same plug of tobacco and always played 'in together' in poker games. Bill had a nose like a big red banana, while my nasal organ was built on the Roman plan, with the blade of a hatchet for a pattern. He was known as 'Red-nose Bill,' while I received the sobriquet of 'Roman-nose Bob.'?

"One morning, after making a good winning in a noter many was adapted to your and and a sould always played to your games are a good winning in a noter many was adapted to your games."

"One morning, after making a good win-ning in a poker game, we decided to purchase an outfit and go off on a prospecting trip for a couple of weeks. We bought our frying-pan, coffee-pot and sack of flour, and laid in a good supply of dried 'coon hams and whisky, all of which, with our tools, we packed on Bill's little burro, Gen. Santa Anna. The appearance of Santie, as Bill called him, certainly justified the popular belief that he came to America with the Cortez expedition. He had, in a century or more of service, worn all the hair off him, excepting on his legs and ears, where it hung in abaggar profusion. He would it hung in shaggy profusion. He would eat anything, from a pair of overalls to splinters from a pack-saddle, and travel all day under the shade of one bunch of cactus. He could balk oftener and more successfully than any burro in the Territories. Notwithstanding these little idiosyncracies, there wasn't enough money in Arizona to tempt Bill to part with him.

"For six days we plodded along over the burning sands and rocky hills, pros-pecting here and there. When Santie got tired he would lay down and Bill would sit and wait for him to get ready to move on, instead of building a fire under him to move him, all the while commenting enthusiastically on the unimpeachable evi-dence of Santie's intelligence. When the barro would lay down and roll backward and forward over his pack. Bill knew that Santie was tired and wanted to stop for the day; and we always camped then and there, for no amount of reasoning would shake Bill's confidence in his interpretation of the

"One day when about eighty miles from the nearest town, in rounding a sharp bluff on a narrow trail, the burro forgot to calculate upon the size of his pack, and when it struck the projecting rocks over the trail, donkey, pack and all rolled to the bottom of the hill. We were compelled to make a circuit of about a mile to reach the point where he landed. We found him at the foot of the bluff, near a little spring, making a meal off a bunch of green willows. Bill's enthusiasm knew no bounds. He was wild over this last display of intelligence, for he deciared that what he mistook for asinine stupidity was the result of careful and deliberate calculation on the part of Santie, who knew that this was the only decent camping place within a radius of one thousand miles, and took the most direct

"We established our camp by unpacking what was left of our flour, for Santie in his descent had mixed the greater part of it with the whisky, and had painted the bluff up like a chalk bank. We had just enough left to make a little bread, and while Bill built a fire I set to work mixing up dough. I got a nice little flat cake paddled out reads to be be a chalk by the little flat cake paddled out reads. dled out ready to bake, when I went to the spring to wash my hands, leaving Bill to drag down some dried limbs for our campfire. When we returned we found Santie licking the last fragment of dough out of the frying-pan. Bill, as usual, was de-lighted to think that the jackass was smart enough to get his dinner while we had to go hungry, but I grabbed a club and swore vengeance. When I started after the burro Bill drew his six-shooter and cocked it, with the remark that if I touched Santie

ultra retrousse. I fell, stunned by the ball, but recovered almost immediately. When I dropped I was protected from Bill's fire by a little ledge of rocks. I pulled my postol and poked up my head to reconnoiter. At the same time Bill's head appeared above the pack-saddle, not more than twenty yards distant. We fired at about the same time. Dirt flew in my face, while my shot splintered Bill's pack-saddle breastwork. Then we both lay low for a few minutes, neither daring to show his head. We both came up about the same time, and more splinters and dirt flew.

"I began to feel a little leery, so lay low until I thought Bill was on the watch. Then I put my hat on a stick and slowly raised it over the ledge. Bang! bang! bang! came from Bill's revolver, and the hat fell over behind me. I knew his pistol was empty then, so I jumped up and commenced pouring lead over his way, dropping and reloading as soon as my pistol was empty. I didn't hear anything from Bill for some time, so I raised my hat again, but no shots came. Then I peeped up, but could only see the pack-saddle. I didn't dare to get up to see how the fight was progressing, so I lay quiet to await developments. After several minutes I heard Bill call 'Bob! Oh, Bob!"

"I answered, and he inquired:

"I answered, and be inquired: "'How are things going with you?"
"'Just middling.' I answered. 'How do

"'Only tolerable.' "There were several more minutes of silence, during which neither of us showed our heads. 'Say, Bob!' came from behind the pack-saddle. "What?"

"'Let's declare the scrap a draw.' "'All right!' I responded.
"'Let's hold our pistols up by the muzzles in our left hands, count three and throw them out between us.'

"'All right; here's mine,' I said, holding it up. Up went his, too, "'All ready! One! Two! Three! we count-ed together, but both of us waited to see if the other was going to throw his pistol out, and neither was thrown. "Do you think I'm a liar, Bob?"

"'Can't you take my word, Bill?" "Course I can. But why didn't you drop your gunt Do you take me for a bushwhacker?'

"'No; but why didn't you drop yours?"
"Well, here goes,' said he. This is straight business this time. "'Ready! One! Two! Three!' we counted and both revolvers landed on neutral terri

got up, but Bill didn't. I walked over and asked him if he had met with an acci-"Left wing broke. Hello! I reached you,' he added, as he saw the blood running down my face from my broken nose. 'Guess we're about even. Shake!' We shook

hands and then set to work patching ourselves up. I whittled out some splints and bound his left arm up with strips of buck-skin cut from my breeches. We then made a meal of dried 'coon hams warmed up, with a little coffee to wash it down, and started for home, Bill riding Santie. We had a hard time getting back, having little to eat and less to drink, and then Bill got feverish for want of proper treatment and I had to half support him for miles at a

"Finally, we reached a little spring only about two miles from home. Bill was nodding, half asleep, while I was walking ahead leading Santie. Suddenly he stopped and, before I could divine his intentions, lay down and rolled over Bill a couple of times, breaking his arm again. When I got the burro up Bill had fainted, but soon re-covered consciousness. He pulled his sixshooter and dropped Santie with a shot between the eyes."

"'He's too smart to live,' was all Bill "He is 'One-armed Bill' now, and I'm 'Bullet-nosed Bob.'

Whistling Trees.

St. Louis Republican. The musical or whistling tree is found in the West Indian islands, in Nubia and the Soudan. It has a peculiar-shaped leaf, and pods with a split or open edge. The wind passing through these gives out the sound which gives the tree its peculiar name. In Barbadoes there is a valley filled with these trees, and when the trade winds blow across the island a constant mouning, deepthere would be trouble. As I thought he was just bluffing I just kept on, and, finally getting the burro cornered, knocked him down with a thump over the ears.

"Bang! went Bill's revolver, and my Roman nose was transformed into this Celtic" the natives. Its shoots are frequently, by

It belongs politically to the Province of Quebec. The interior of the Peninsula is a dense tract of northern forest nursing in its mountains the springs and lakes from which the streams flow out on either side. But the southern shore, wherever rocky headlands do not push out into the Bay of Chaleur, has the appearance of an almost continuous village. Green and prosperous farms everywhere stand between the dark forests and blue sea. The first thing that a visitor notices as he drives along this green ribbon of fertility is that he has under ob-servation a most heterogeneous life. There are four elements, living, for the most part, in separate communities with separate, diverging, often contradictory interests. Lines of race, of language, of religion, are drawn as we never see them drawn in the

There seems to be no unifying principle. Here, upon one bay, for example, are two villages, French and Scotch; the one of crowded fishermen, the other of scattered farms. In the one you will find no Scotchfarms. In the one you will find no Scotchmen, in the other no French. They are as far apart, indeed, as Brittany and Argyll. The Scotch can speak a little French, but in the French village the English tongue is as useless as it would be in Paris. The very sails of the fishing boats are of a different cut and color. This is Canada, but there are no Canadians. The French belong to the extent age of Frontenac. The Scotch are still Scotch in manners, look and tongue—more clannish than at home. And his Presbyterianism is of the extreme type. Presbyterianism is of the extreme type, just as the Roman Catholicism of his neighbor is narrow and extreme. The very church buildings are polemic, glaring at each other from their hilltops across three

miles of sparkling bay.
And this permanence of racial types comes of no recent immigration. It is no transi-tory condition of affairs. It has been so for half a century. It gives no sign of an impending change. The life is far too quiet for the mingling power of common business interests to come into play. And further hopelessness of change arises from the numerical preponderance and consequent political power of the inferior race. These are the two extremes. Between them stand the Irish Roman Catholics and English Episcopalians. But intermarriage between Scotch and Irish, or Scotch and French, means on either side the giving up by one of the parties of family, religion, friends. Men speak of the rare cases in which this has taken place in terms and manner which would befit rather death than separation. That it is not uncharitable to speak of the French Canadians at this point as an inferior race, a walk through their village would prove. They are of the Acadian stock; and let him who loves "Evangeline" beware lest he lose all his illusions. They are of mixed French and Indian blood, unlettered and unneat-mere fishermen, and slaves of a grinding ecclesiastical tyranny. The extent and apparent cheerfulness of this obedience to the rule of priests is, indeed, a constant source of wonder. A "heretic" hears little of discontent. One of the villagers, indeed, did lately pluck up courage to find fault with a business transaction in which the priest of the parish had engaged. He was promptly summoned, not to trial, but to sentence, and was fined

was promptly paid.

Most of the French people here are wholly dependent upon the cod-fishing, many of them not having even a potato patch, and their ambition seems to begin

88 for "insulting the church." And the fine

the agency of the larvæ of insects, distorted in shape and swollen into a globular bladder from one to two inches in diameter. After the insect has emerged from a circular hole in the side of this swelling, the opening, played upon by the wind, becomes a musical instrument, equal in sount to a sweet-toned flute.

THE RACE QUESTION IN CANADA.

A Problem That Must Be Considered in Connection with Annexation.

There is but one live political question before the Canadian people. It is the question of religion; or, in the last analysis, of race. It strikes across all party lines and renders meaningless all party names. The question of the Isaut estates has embittered, but did not create it. An exhaustive discussion on the points at issue would be beyond the scope of this article, which proposes only to show some of the conditions of the problem as they exist in a single locality.

The Peninsula of Gaspe extends into the Gulf of St. Lawrence between the mouth of the great river by the same name on the north and the Bay of Chaleur on the south to be coat will also will be considered in Connection with Annexation.

There is but one live politically to the Province of Queber. The Island of the proposes only to show some of the conditions of the problem as they exist in a single locality.

The Peninsula of Gaspe extends into the Gulf of St. Lawrence between the mouth of the great river by the same name on the north and the Bay of Chaleur on the south the leaves of the great river by the same name on the north and the Bay of Chaleur on the south the leaves of the great river by the same name on the north and the Bay of Chaleur on the south the leaves of the great river by the same name on the north and the Bay of Chaleur on the south the leaves of the great river by the same name on the north and the Bay of Chaleur on the south the proposes of the proposes of the proposes of the propose of olic, English Roman Catholic and English Protestant schools. In this way race distinctions are perpetuated and intensified, and the formation of a homogeneous Canadian people postponed or made impossible. The children from the first are Canadian by accident of location, but Irish, Scotch

or French at heart. These unmingling peoples, standing apart with dislike, contempt or hatred in their hearts; this intolerant Roman Catholicism, with supremacy of ignorant and yet thoroughly well-led numbers—these are the factors of the problem which our neighbors on the north must work out to a solution at their peril. And this problem must be considered when we are asked to favor annexation. We have already at the South an acute division of race uncomplicated by religious differences or diversity of tongue. Can we afford to admit another on the North which is so complicated?

POPE BOB ON CHRISTMAS.

The Famous Free-Thinker Says the Festival Is a Relic of the Sun Worshipers. Robert Ingersoll, in New York Tribune.

My family and I regard Christmas as a holiday, that is to say, a day of rest and pleasure, a day to get acquainted with each other, a day to recall old memories and for the cultivation of social amenities. The festival now called Christmas is far older than Christianity. It was known and celebrated for thousands of years before the establishment of what is known as our religion. It is a relic of sun worship. It is the day on which the sun triumphs over the hosts of darkness, and thousands of years before the New Testament was written, thousands of years before the republic of Rome existed, before one stone of Athens was laid, before the Pharachs ruled in Egypt, before the religion of Brahma, before Sanskrit was spoken, men and women crawled out of their caves, pushed the matted hair from their eyes and greeted the triumph of the sun over the powers of night. There are many relics of this worship-

among which is the shaving of the priest's head. leaving the spot shaven surrounded by hair, in imitation of the rays of the sun. There is still another relic—the ministers There is still another relic—the ministers of our days close their eyes in prayer. When men worshiped the sun—when they looked at that luminary and implored its assistance—they shut their eyes as a matter of necessity. Afterward priests looking at their idols glittering with gems shut their eyes in flattery, pretending they could not bear the effulgence of the presence, and today, thousands of years after the old ideas have passed away, the modern parson. without knowing the origin of the custom, closes his eyes when he prays.

There are many other relics and souvenirs of the dead worship of the sun, and this festival was adopted by Egyptians, Greeks, Romans, and by Christians. As a matter of

fact Christianity furnished new steam for an old engine, infused a new spirit into old religion, and, as a matter of course, the old festival remained. For all of our festivals you will find cor-

responding pagan festivals. For instance, take the encharist, the communion, where persons partake of the body and blood of the Deity. This is an exceedingly old custom. Among the ancients they ate cakes made of corn, in honor of Ceres, and they called these cakes the flesh of the goddess, and they drank wine in honor of Bacchus, and called this the blood of their god. And

course, I am in favor of everybody keeping holidays to suit himself, provided he does not interfere with others, and I am per-fectly willing that everybody should go to church on that day, provided he is willing

that I should go somewhere else.

Colonel Ingersoli has never before given an opinion on the great holiday of Christmas. In all his lectures, addresses and writings his idea of the greatest holiday of the Christian world has never before been expressed. It was in response to a request from the Tribune that he wrote the essay given above.

DUTIES OF A LADY'S MAID.

What Is Required of Them by New York Society Women-What They Are Paid. New York Correspondence N. O. Picayune.

The duties of a lady's maid, says one of them, are almost constant, if seldom heavy.

One may have lessure for half a day, or scarcely get a breathing spell of ten minutes in twenty-four hours. There is not a great deal of variation. I get up at 7 in the morning and am through my bath and toilet in time for breakfast at 8. Immediately afterward I take a pot of choco-late and the morning papers to my mistress, and while she drinks the chocolate I read from the papers aloud. Her mail is brought up at 9, and I manicure her hands while she reads it. Then I prepare her bath and afterward arrange her hair and dress her for her 10 o'clock breakfast.

While the chambermaid is doing up her room I arrange her toilet brushes and boxes and get out her afternoon dress. I have my dinner at noon. If my mistress feels like napping after luncheon I read her to sleep. If she goes shopping I usually accompany her. At 3 I dress her for her afternoon drive, and at 6 for dinner. I have supper at 7, and the evening is generally my own, but I go to bed early when my mistress is out, be-cause when she comes home I have to un-dress her, brush out her hair, give her a cup of het buillon and read her to sleep. Brushing, mending and making over her dresses, attending to her laces and looking after her linen take up most of my spare time. Sunday afternoons I always have to myself, and altogether I am very well satisfied. Ladies who require the attendance of maids have to treat them with a certain degree of consideration in order to keep

Once I lived with a woman who would not open her eyes in the morning until I had bathed them with rose water, and who compelled me to brush her face for her. found out that before her marriage she did all the housework for her father and a family of several children, and the discovery so irritated me that I soon conjured up a pretext for leaving her.

The lady's maid in most households ranks with the housekeeper and butler, and is not required to eat in the kitchen. Her average pay is \$25 a month, but if she fulfills all

requirements the very wealthy often give her \$50, or even more. If she is a capable dress-maker and milliner it is a positive economy to retain her at high wages. English maids who have lived with the aristocracy are the first choice with New York women at present. They are able to give points. All the Vanderbilts have maids who have lived in the familles of English noblemen, and as much may be said with slight limitations of the Astors, Lorillards and other families. Mrs. William Waldorf Astor's personal attendant formerly waited upon the Queen of Italy, and

Mrs. W. K. Vanderbilt had one who served Lady Churchill.

Recently a lady's maid was discharged because she was mistaken for her mistress when the two were out together. Another was sent flying because she accidentally pulled her mistress's hair while brushing it. A third discharged herself because her mistress insisted that she should administer a hypodermic injection of morphine ter a hypodermic injection of morphine every night.

HOW IT SEEMS TO A NOVICE.

Stenographic Report of a Foot-Ball Match-Things Seen and Heard. New York Tribune.

New York is a Frankenstein among cities.

New York inspires with life strange things called fads and crazes; and the first thing New York knows the hoof of a tyrant fad is on her fair throat, or some monstrous craze haunts her and will not down. When the unfortunate metropolis was prostrate before her Thanksgiving foot-ball craze a feeble reporter, with only one father and one mother, was plucked from his accustomed haunts and hurled into the midst of the howling Polo grounds. Without stopping to inquire why the lagoon and mire which lay before him were known as polo which lay before him were known as polo grounds, he took out his note-book, and, with a heart heavy with responsibility, began to take notes of a football match. It was only a little match, but it was his first. He saw tangled masses of high-colored limbs and bodies writhing in the mud. He saw wild foot-races across the quaking morass. He beheld two parallel rows of men tickling each other's ribs until, like a hare from covert, an ugly, poor little wind-bag of a ball shot out, and they all made after it, like the hounds, and fell upon it, and worried it and got tangled

In despair, for he was a stenographic reporter and felt that this sporting life would kill him, he opened his ears to hear what his well-versed neighbors on the spectators' benches would say in comment on the evo-lutions taking place in the field. With new-born hope in his bosom he trusted to his flying pencil to record, by the utter-ances of the wise, the progress of the game in a realistic and intelligible form which everybody might read and understand. When all was over he deciphered the following remarks, among others;

"Wow." "Did you see that head! It was buried in the mud." "There's a fellow laid out." "No, he's on his pins now." "Look at them rubbing his back."
"See that chap push his way through there? Isn't it fun?" "Hurray!" "Now, then, watch 'em grapple." "They're scrapping, by jove!" "Ouch!" "Foul! hisses! wow!" "Wouldn't you like to see them fall into the deep water?"
"My! Charlie's got the ball-Charlie's

got the ball! (Feminine screech.) Oh, he's "Look at that ball lying in the mud!" "Charlie's lying in the mud, too!" "Now they're all lying in the mud (screech).
Where's Charlief" "He's gone under."
(Nascent screech stifled.) "He'll come out all right." "Oh!" "Oh!" "Wow! Down went McGinty to the bottom of the sea!"
(Laughter.) "I should think they would get very tired!" "Oh, they fell right in the water." (Much laughter.)

"Oh, there's another hansom." "Charlie invited me to drive in a hansom. I told him I wasn't hansom enough. Tee hee!"
(Giggles and squeaks.) "Look at him! He's
bumped his head against the wall." "That
was very nicely done."

"Gosh! What a biff he got in the head
with the ball, didn't he!" "Oh, say. That

man with the umbrella's shouting that time's up." "Oh!" "Aw!" "So it is—look, they're all stopping." "So they are." "Do you see Charlie!" "Let's go." "All "Who won?"

Sense in Regard to Juror Culver.

The Cronin case is developing all of Chicago's murderous instincts. John Culver, the juror whose obstinacy saved the necks of Cronin's assassins, is now threatened with death by the dead Doctor's friends. In Chicago there are plenty of men who have yet to learn the lesson that killing jurors is no more a part of American legal procedure than killing other citizens. If the law cannot touch Culver he should be

BALDNESS ought not to come till the age of fifty-five or later. If the hair begins to fall earlier, use Hall's Hair Kenewer, and prevent baldness and grayness.